Case 16-15156-sr Doc 18 Filed 09/16/16 Entered 09/17/16 01:07:45 Desc Imaged

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:

David E. Layton

Debtor

Case No. 16-15156-sr

Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2 User: Lisa Page 1 of 2 Date Rcvd: Sep 14, 2016 Form ID: 3091 Total Noticed: 24

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Sep 16, 2016.
db
                 +David E. Layton,
                                       115 Autumn Drive,
                                                              Lititz, PA 17543-9385
                 +FREDERICK L. REIGLE,
                                            Chapter 13 Trustee,
                                                                      2901 St. Lawrence Avenue, P.O. Box 4010,
tr
                   Reading, PA 19606-0410
                 +Chrysoula L. Soulidis, 847 Sylvan Road, Lancaster, PA 17601-1987
+First Tennessee Bank, PO Box 84, Memphis, TN 38101-0084
+First Tennessee Bank National Association, PO Box 1469, Knoxville, TN 37901-1469
13763407
13763409
13770596
13763411
                 +Fulton Friedman & Gullace LLP, 500 First Federal Plaza,
                                                                                       Rochester, NY 14614-1928
13763412
                 +Gary G. Efstration, Esq., 232 E. Orange Street, Lancaster, PA 17602-3179
                 Hason Layton, 258 Northridge Drive, Landisville, PA 17538-1044 Kay Jewelers, 375 Ghat Road, Akron, OH 44333 HPNC Bank Mortgage Service, 3232 Newark Drive, Miamisburg, OH 44 Susquehanna Bank, 1570 Manheim Pike, Lancaster, PA 17601-3038
13763413
13763414
13763417
                                                                           Miamisburg, OH 45342-5433
13763418
                  Udren Law Offices, P.C.,
                                                 Woodcrest Corporate Center,
                                                                                   111 Woodcrest Road, Suite 200,
13763419
                   Cherry Hill, NJ 08003-3620
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty
                  E-mail/Text: amburke7@yahoo.com Sep 15 2016 02:09:41
                                                                                    MICHAEL D. HESS,
                                                                                                          BURKE & HESS,
                   1672 Manheim Pike, Lancaster, PA 17601-3028
                  E-mail/Text: bankruptcy@phila.gov Sep 15 2016 02:10:19
                                                                                      City of Philadelphia,
smg
                   City of Philadelphia Law Dept.,
                                                          Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
                   Philadelphia, PA 19102-1595
                 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 15 2016 02:10:10
                                                                                                      U.S. Attorney Office.
smq
                   c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
                 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Sep 15 2016 02:10:05
ust.
                                                                                                 United States Trustee
                 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, +EDI: AISACG.COM Sep 15 2016 01:58:00 Ascension Capital Group,
                                                                                                Philadelphia, PA 19107-4405
13763404
                                                                                                PO Box 201347,
                 Arlington, TX 76006-1347
+E-mail/PDF: acg.acg.ebn@americaninfosource.com Sep 15 2016 02:03:42
13763404
                                                                                                      Ascension Capital Group,
                   PO Box 201347, Arlington, TX 76006-1347
                  EDI: ACCE.COM Sep 15 2016 01:58:00
13763405
                                                               Asset Acceetance, LLC, PO Box 2036,
                   Warren, MI 48090-2036
                 +E-mail/Text: bankruptcy@bbandt.com Sep 15 2016 02:09:48
13779924
                                                                                        BB&T, Bankruptcy Section,
                 100-50-01-51, P.O. Box 1847, Wilson, NC 27894-1847
EDI: DISCOVER.COM Sep 15 2016 01:58:00 Discover Ban
+EDI: FMAALLIANCE.COM Sep 15 2016 01:58:00 FMA Allia
13763408
                                                                   Discover Bank,
                                                                                        PO Box 3008,
                                                                                                         New Albany, OH 43054
                                                                                              12339 Cutten Road,
13763410
                                                                       FMA Alliance, LTD,
                   Houston, TX 77066-1807
                 +EDI: LTDFINANCIAL.COM Sep 15 2016 01:58:00
13763415
                                                                       LTD Financial Services,
                                                                                                     7322 Southwest Freeway,
                                   Houston, TX 77074-2134
                   Suite 1600,
                 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 15 2016 02:09:55
13763416
                                                                                               PA Department of Revenue,
                   Bureau of Individual taxes, Dept. 280604, Harrisburg, PA 17128-0001
13780693
                  E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 15 2016 02:09:55
                   Pennsylvania Department of Revenue,
                                                               Bankruptcy Division PO Box 280946,
                   Harrisburg, PA 17128-0946
                                                                                                          TOTAL: 13
             **** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
13763406
                  Auto Showcase of Neffsville, Inc.
smg*
                  Pennsylvania Department of Revenue,
                                                              Bankruptcy Division,
                                                                                         P.O. Box 280946,
                   Harrisburg, PA 17128-0946
                                                                                                          TOTALS: 1, * 1, ## 0
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Addresses marked $^{\prime}+^{\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 16, 2016 Signature: <u>/s/Joseph Speetjens</u>

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District/off: 0313-2 User: Lisa Page 2 of 2 Date Rcvd: Sep 14, 2016

Form ID: 309I Total Noticed: 24

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 14, 2016 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com

JOSHUA ISAAC GOLDMAN on behalf of Creditor FIRST TENNESSEE BANK Et Al...

bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com JOSHUA ISAAC GOLDMAN on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION, SUCCESSOR IN INTEREST TO NATIONAL CITY REAL ESTATE SERVICES, LLC, SUCCESSOR BY MERGER TO NATIONAL CITY MORTGAGE, INC., FORMERLY KNOWN AS NATIONAL CITY MORTGAGE CO. bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com

MICHAEL D. HESS on behalf of Debtor David E. Layton amburke7@yahoo.com United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

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Information to	nformation to identify the case:					
Debtor 1	David E. Layton	Social Security number or ITIN xxx-xx-4894				
	First Name Middle Name Last Name	EIN				
Debtor 2		Social Security number or ITIN				
(Spouse, if filing)	First Name Middle Name Last Name	EIN				
United States Ban	skruptcy Court Eastern District of Pennsylvania	Date case filed for chapter 13 7/21/16				
Case number: 1	6–15156–sr					

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	David E. Layton	
2.	All other names used in the last 8 years		
3.	Address	115 Autumn Drive Lititz, PA 17543	
4.	Debtor's attorney Name and address	MICHAEL D. HESS BURKE & HESS 1672 Manheim Pike Lancaster, PA 17601–3028	Contact phone (717) 391–2911 Email: <u>amburke7@yahoo.com</u>
5.	Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610–779–1313 Email: ecfmail@fredreiglech13.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M.
			Contact phone (215)408–2800 Date: 9/14/16

For more information, see page 2

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Debtor David E. Layton Case number 16–15156–sr

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	October 11, 2016 at 2:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 2901 St. Lawrence Ave, Reading, PA 19606	
8.	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 12/10/16	
		Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof claim:		
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of confirmation will be held on: 11/16/16 at 10:00 AM, Location: Courtroom #4, 900 Market		
10	Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ad- extend the deadline in this notice. Consult an attorney familia any questions about your rights in this case.		
11	. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
12	2. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.		
13	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or a debt. However, unless the court orders otherwise, the debts will not be discharged until all pay under the plan are made. A discharge means that creditors may never try to collect the debt from debtors personally except as provided in the plan. If you want to have a particular debt excepted discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discontinuous of their debts under 11 U.S.C. § 1328(f), you must file a motion.		arge of debts, which may include all or part of debts will not be discharged until all payments ors may never try to collect the debt from the u want to have a particular debt excepted from file a complaint and pay the filing fee in the e that the debtors are not entitled to a discharge	